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### Appalachia already needs more housing

And the need for housing units will grow as

- > Climate migration sends more people to Appalachia
- > More floods and fires damage housing in Appalachia



### The affordable housing problem got worse with the flood

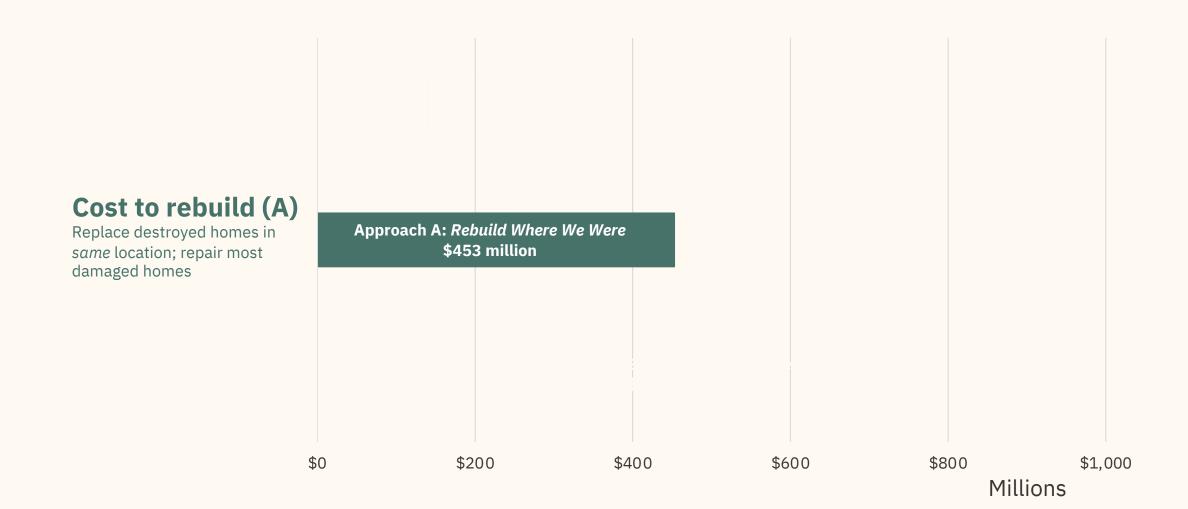
Before the 2022 flood, east Kentucky (30 counties) had a **shortage of about 16,000 rental homes** affordable and available for extremely low income renters

Source: National Low Income Housing Coalition (2022 update)

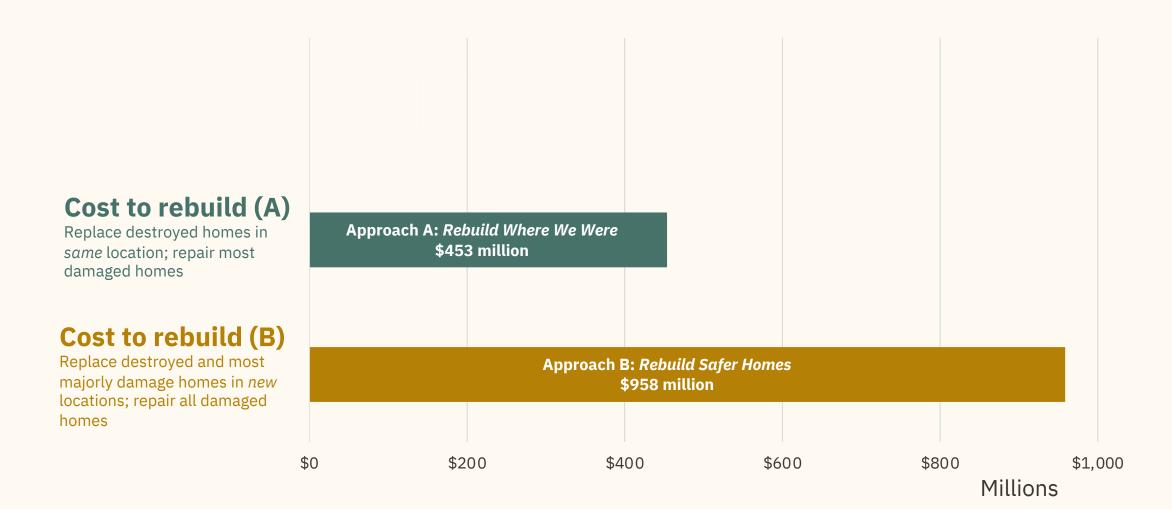
Then the flood in southeast Kentucky (subregion of 13 counties) damaged about 9,000 homes

Source: ORVI analysis of FEMA data

## How much would it cost to rebuild homes in the same locations, regardless of flood risk?



## How much would it cost to rebuild many of the homes in new locations on higher ground?



### What is the gap between funds to rebuild flood-damaged homes and estimates of the cost to rebuild?

#### **Funds for housing**

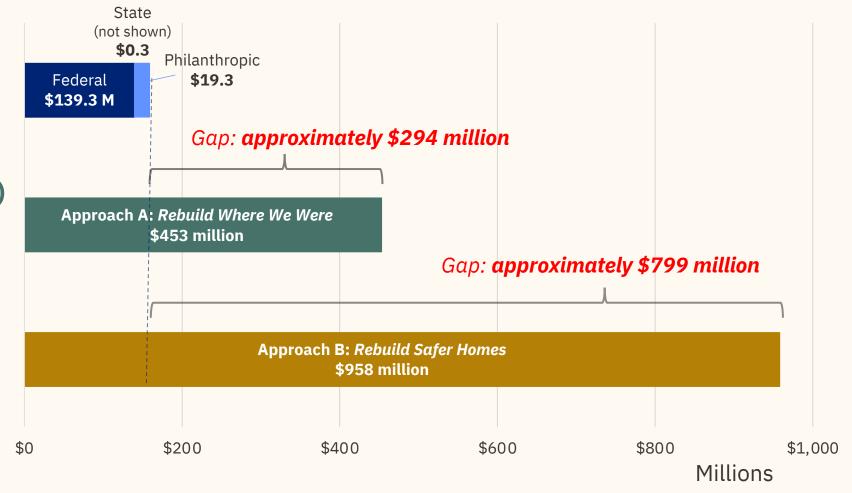
Federal (FEMA,etc), state, and philanthropic funds for flood-damaged housing

#### Cost to rebuild (A)

Replace destroyed homes in same location; repair most damaged homes

#### **Cost to rebuild (B)**

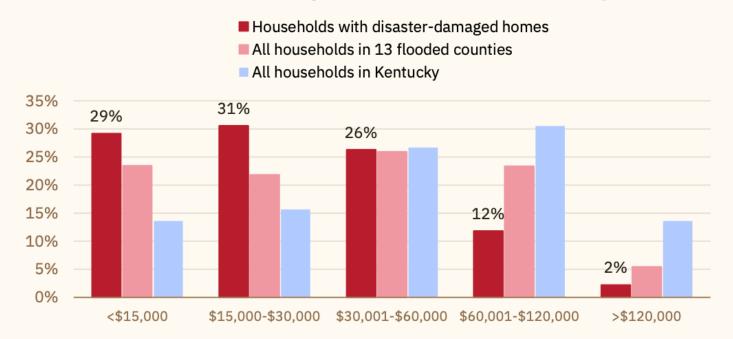
Replace destroyed and most majorly damage homes in *new* locations; repair all damaged homes



# Most families with damaged homes will find it difficult or impossible to afford repairs

6 in 10 have incomes of \$30,000 or less

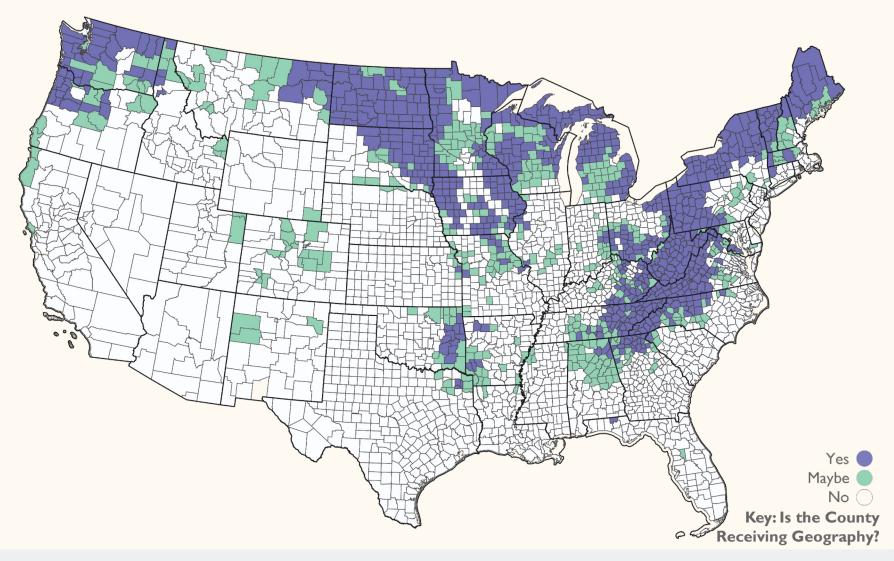
#### Income distribution of damaged homes compared with region and state



Gross income range of household

Source: Social Explorer, American Community Survey (ACS), 5-year survey, 2020, US Census Bureau.

### Appalachia is (relatively) well-poised to be a destination for climate migrants



Map Version 2.0. Meta-analysis based on data from Four Twenty Seven and ProPublica, March 2022. This map displays receiver places selected by PLACE Initiative. Places are color coded based on county-level climate risk score on a scale of 0-14 (14 being the highest risk), and sized based on municipal population. Greyed out counties follow the receiving geographies outlined in the County Map of Receiving Geography. Risk score does not include local flood risk.